



Order Filed on August 17, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
Pluese, Becker & Saltzman, LLC  
RS1765  
20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318  
(856) 813-1700  
Attorneys for the Mortgagee  
File No. 097482B

In Re:

Collin A Abraham  
Kelly A Abraham

Case No.: 18-30417-RG

Hearing Date: August 4, 2021

Judge: Rosemary Gambardella

Chapter 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING CERTIFICATION OF DEFAULT  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: August 17, 2021**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Applicant: Specialized Loan Servicing LLC  
Applicant's Counsel: Rob Saltzman, Esquire  
Debtor's Counsel: Russell L. Low, Esquire  
Property Involved ("Collateral"): 23 Connel Drive, West Orange, NJ 07052  
Relief Sought: ☒ Certification of Default

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:
  - ☒ The Debtor is overdue for two months, from July 1, 2021 to August 1, 2021.
  - ☒ The Debtor is overdue for two payments at \$4,059.72 per month.Total Arrearages Due \$8,119.44.
2. Debtor must cure all post-Petition arrearages as follows:
  - ☒ Immediate payment shall be made in the amount of \$8,119.44. Payment shall be made no later than August 31, 2021.
  - ☒ Beginning on September 1, 2021, regular monthly mortgage payments shall continue to be made in the amount of \$4,059.72.
3. Payments to the Secured Creditor shall be made to the following address(es):
  - ☒ Regular monthly payment:

Specialized Loan Servicing, LLC  
6200 S. Quebec St.  
Greenwood Village, Colorado 80111
4. In the event of Default:
  - ☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification

specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.

5. Award of Attorney's Fees:

☒ The Applicant is awarded attorneys fees of \$200.

The fees and costs are payable:

☒ through the Chapter 13 Plan.